

IN  
3

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2002 110685

2002 DEC -3 AM 11:07

MOLLYS W. CARTER  
RECORDER

THIS INSTRUMENT PREPARED BY:  
April Boyd  
RECORDED AT THE REQUEST OF  
AND WHEN RECORDED MAIL TO:

COUNTRYWIDE HOME LOANS  
450 American St., Mail Stop: SV3-226  
Simi Valley, CA 93065

LOAN NUMBER: 1534993 ASSESSOR PARCEL NUMBER:

1265225 (SPACE ABOVE THIS LINE FOR RECORDER'S USE)

**MODIFICATION AGREEMENT TO HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT**

This Modification Agreement (the "Modification") is made as of 11/05/2002, between Nancy Jaksich (the "Borrower(s)") and Countrywide Home Loans, Inc. ("Countrywide"), and amends and supplements that certain Home Equity Line of Credit Agreement and Disclosure Statement, and that certain Mortgage, dated 11/19/1999 and recorded 12/03/1999, in Book Number \_\_\_\_\_, at Page Number \_\_\_\_\_, as Document No. 99100334, in the Official Records of the County of Lake, State of Indiana (the "Security Instrument"), and covering the real property with a commonly known address as: 995 N LAKEVIEW DRIVE LOWELL, IN 46356, and more specifically described as follows:

SEE "EXHIBIT A" ATTACHED HERETO AND INCORPORATED HEREIN.

In consideration of the mutual promises and agreements of the parties hereto, together with other good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

- 1. Amendment to Credit Limit:** My credit limit under the Home Equity Line of Credit Agreement and Disclosure Statement is modified to \$29,250.00.
- 2. Amendment to Margin:** The "Margin" used to determine my ANNUAL PERCENTAGE RATE is modified to 3.000 percentage points.
- 3. Limited Effect:** The parties agree that this Modification shall be construed narrowly and limited to the items expressly modified. Except as expressly provided for by this Modification, all terms, requirements and obligations of the Home Equity Line of Credit Agreement and Disclosure Statement remain in full force and effect, unaltered by this Modification.
- 4. Effective Date/Limitation on Effect:** This Modification when completed, signed and notarized will be effective on the first business day of the next month following receipt by Countrywide Home Loans. This Modification is null and void unless completed, signed notarized and returned to Countrywide Home Loans within thirty (30) days from the above specified date.

IN WITNESS WHEREOF, this Modification has been duly executed by the parties hereto the day and year first above written.

Nancy Jaksich **BORROWER(S)** \_\_\_\_\_  
 Nancy Jaksich 11-11-02 \_\_\_\_\_  
 Date Date

Witness \_\_\_\_\_  
 Signature of Witness

Witness \_\_\_\_\_  
 Signature of Witness

14  
M.F.  
91313305  
3 over

LOAN NUMBER: 1534993

Notary Acknowledgement for Borrower(s)

State of IN  
County of Lake

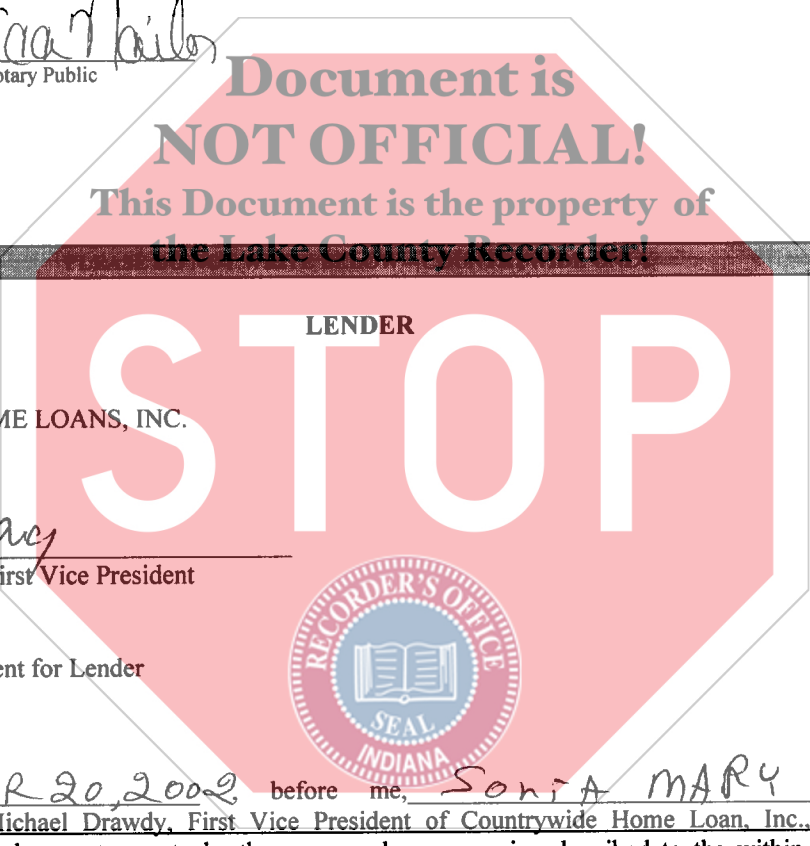
On November 14, 2002 before me, Jamiea Nailor, personally  
Name of Notary Public

appeared Nancy Jaksich is subscribed to the within instrument and  
Name(s) of Borrower(s)

acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Signature Jamiea Nailor  
Signature of Notary Public



COUNTRYWIDE HOME LOANS, INC.

By: Michael Drawdy  
Michael Drawdy, First Vice President

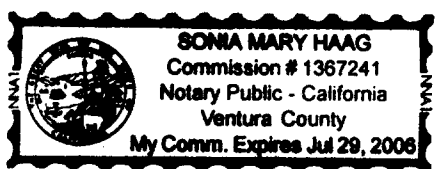
Notary Acknowledgement for Lender  
State of California  
County of Ventura



On NOVEMBER 20, 2002 before me, SONIA MARY HAAG,  
personally appeared Michael Drawdy, First Vice President of Countrywide Home Loan, Inc., A New York Corporation, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Signature Sonia Mary Haag  
Signature of Notary Public



LOAN #1534993

LOT 19 AND THAT PART OF LOT 20 WHICH LIES SOUTHEASTERLY OF A LINE DESCRIBED AS COMMENCING AT A POINT ON THE SOUTHERLY LINE OF LAKE VIEW DRIVE WHICH IS 25.495 FEET SOUTHEASTERLY FROM THE MOST NOTHERLY CORNER OF SAID LOT, THENCE RUNNING IN A SOUTHWESTERLY DIRECTION TO A POINT ON THE REAR LINE OF SAID LOT WHICH IS 20 FEET SOUTHEASTERLY AT RIGHT ANGLES FROM THE NORTHWESTERLY LINE OF SAID LOT, IN BLOCK 15 IN DALECARLIA, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 22 PAGE 18, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

